

**Information to identify the case:**

Debtor 1	<u>Brian D Doran</u>	Social Security number or ITIN	xxx-xx-8910
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Barbara A Doran</u>	Social Security number or ITIN	xxx-xx-1087
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-13557-MBK			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Brian D Doran

Barbara A Doran

5/18/22

**By the court:** Michael B. Kaplan  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Brian D Doran  
Barbara A Doran  
Debtors

Case No. 17-13557-MBK  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-3  
Date Rcvd: May 18, 2022

User: admin  
Form ID: 3180W

Page 1 of 4  
Total Noticed: 41

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 20, 2022:**

Recip ID	Recipient Name and Address
db/jdb	+ Brian D Doran, Barbara A Doran, 132 Union Hill Road, Manalapan, NJ 07726-4683
516663329	+ 1st Crd Srvc, 377 Hoes Lane, Piscataway, NJ 08854-4138
516663355	WFFNB/Furniture Barn, Wffnb Card Services, Po Box 51193, Las Vegas, NV 89193

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	May 18 2022 20:36:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	May 18 2022 20:36:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	EDI: JPMORGANCHASE	May 19 2022 00:33:00	Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516678075	Email/PDF: bncnotices@becket-lee.com	May 18 2022 20:41:59	American Express Bank, FSB, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516663330	+ Email/PDF: bncnotices@becket-lee.com	May 18 2022 20:42:04	Amex, Correspondence, Po Box 981540, El Paso, TX 79998-1540
516663331	+ EDI: BANKAMER.COM	May 19 2022 00:33:00	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516663333	+ EDI: TSYS2	May 19 2022 00:33:00	Barclays Bank Delaware, Po Box 8801, Wilmington, DE 19899-8801
516904596	Email/PDF: bncnotices@becket-lee.com	May 18 2022 20:42:10	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
516935191	+ Email/Text: bankruptcy@cavps.com	May 18 2022 20:36:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
516663337	+ EDI: CITICORP.COM	May 19 2022 00:33:00	Citibank, Citicorp Credit Svcs/Centralized Bankrup, Po Box 790040, Saint Louis, MO 63179-0040
516663338	+ EDI: CITICORP.COM	May 19 2022 00:33:00	Citibank/The Home Depot, Citicorp Cr Svcs/Centralized Bankruptcy, Po Box 790040, S Louis, MO 63179-0040
516663339	+ EDI: WFNNB.COM	May 19 2022 00:33:00	Comenity Bank/anniesez, Po Box 182125, Columbus, OH 43218-2125
516663340	+ EDI: WFNNB.COM	May 19 2022 00:33:00	Comenity Bank/nwyrk&co, Po Box 182789, Columbus, OH 43218-2789

District/off: 0312-3

User: admin

Page 2 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 41

516681818	EDI: DISCOVER.COM	May 19 2022 00:33:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
516663341	+ EDI: DISCOVER.COM	May 19 2022 00:33:00	Discover Financial, Po Box 3025, New Albany, OH 43054-3025
516663334	EDI: JPMORGANCHASE	May 19 2022 00:33:00	Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516663336	EDI: JPMORGANCHASE	May 19 2022 00:33:00	Chase Mortgage, 3415 Vision Dr, Columbus, OH 43219
516921149	EDI: JPMORGANCHASE	May 19 2022 00:33:00	JPMorgan Chase Bank, National Association, c/o Chase Records Center, Attn: Correspondence Mail, Mail Code LA4-5555, 700 Kansas Lane, Monroe, LA 71203
516663342	+ Email/Text: PBNCNotifications@peritussservices.com	May 18 2022 20:36:00	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516817899	Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 20:42:00	LVNV Funding, LLC its successors and assigns as, assignee of Citibank, N.A., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
516864959	+ Email/Text: bankruptcydpt@mcmcg.com	May 18 2022 20:36:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
516934876	EDI: PRA.COM	May 19 2022 00:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
516922205	+ Email/PDF: resurgentbknotifications@resurgent.com	May 18 2022 20:42:00	PYOD, LLC its successors and assigns as assignee, of Citibank, N.A., Resurgent Capital Services, PO Box 19008, Greenville, SC 29602-9008
516874976	EDI: Q3G.COM	May 19 2022 00:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
516779900	EDI: Q3G.COM	May 19 2022 00:33:00	Quantum3 Group LLC as agent for, Comenity Bank, PO Box 788, Kirkland, WA 98083-0788
516663344	+ Email/Text: bankruptcyteam@quickenloans.com	May 18 2022 20:36:00	Quicken Loans Inc, PO Box 6577, Carol Stream, IL 60197-6577
516850870	+ Email/Text: bankruptcyteam@quickenloans.com	May 18 2022 20:36:00	Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408
516663345	+ Email/Text: enotifications@santanderconsumerusa.com	May 18 2022 20:36:00	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
516663347	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synco/toys r us, Po Box 965064, Orlando, FL 32896-5064
516663348	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/ JC Penneys, Po Box 965064, Orlando, FL 32896-5064
516663349	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Lowes, Po Box 965064, Orlando, FL 32896-5064
516663350	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/PC Richard, Po Box 965064, Orlando, FL 32896-5064
516663351	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Sams, Po Box 965060, Orlando, FL 32896-5060
516663352	+ EDI: RMSC.COM	May 19 2022 00:33:00	Synchrony Bank/Sams Club, Po Box 965064, Orlando, FL 32896-5064
516707069	EDI: USBANKARS.COM	May 19 2022 00:33:00	U.S. BANK NATIONAL ASSOCIATION, BANKRUPTCY DEPARTMENT, P.O. BOX 5229, CINCINNATI, OH 45201-5229
516663353	EDI: USBANKARS.COM	May 19 2022 00:33:00	Us Bank, Attn: Bankruptcy, Po Box 5229,

District/off: 0312-3

User: admin

Page 3 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 41

516872412	+ EDI: AIS.COM		Cincinnati, OH 45201
		May 19 2022 00:33:00	Verizon, by American InfoSource LP as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
516883150	EDI: WFFC.COM		
		May 19 2022 00:33:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
TOTAL: 38			

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
516663332	*+	Bank Of America, Nc4-105-03-14, Po Box 26012, Greensboro, NC 27420-6012
516663335	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card, Attn: Correspondence, Po Box 15298, Wilmington, DE 19850
516663343	*+	Kohls/Capital One, Po Box 3120, Milwaukee, WI 53201-3120
516663346	*+	Santander Consumer USA, Po Box 961275, Fort Worth, TX 76161-0275
516663354	*P++	US BANK, PO BOX 5229, CINCINNATI OH 45201-5229, address filed with court:, Us Bank, Attn: Bankruptcy, Po Box 5229, Cincinnati, OH 45201

TOTAL: 0 Undeliverable, 5 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 20, 2022

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 18, 2022 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Brian C. Nicholas	on behalf of Creditor QUICKEN LOANS INC. bnicholas@kmlawgroup.com bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor QUICKEN LOANS INC. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Kevin Gordon McDonald	on behalf of Creditor QUICKEN LOANS INC. kmcdonald@kmlawgroup.com bkgroup@kmlawgroup.com
Melissa N. Licker	on behalf of Creditor Chase Records Center mlicker@hillwallack.com HWBKnewyork@ecf.courtdrive.com
Robert C. Nisenson	on behalf of Debtor Brian D Doran r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
Robert C. Nisenson	on behalf of Joint Debtor Barbara A Doran r.nisenson@rcn-law.com doreen@rcn-law.com;g2729@notify.cincompass.com;nisensonrr70983@notify.bestcase.com
U.S. Trustee	

District/off: 0312-3

User: admin

Page 4 of 4

Date Rcvd: May 18, 2022

Form ID: 3180W

Total Noticed: 41

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8